

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Danielle Marazzi**

Case No.: **18-22723**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **4/16/19**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney kpl Initial Debtor: D M Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 2,928.87 Monthly* to the Chapter 13 Trustee, starting on 7/1/2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property
Description: _____
Proposed date for completion: _____

- ☐ Refinance of real property:
Description: _____
Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Karina Pia Lucid	Attorney Fees	4,750.00
IRS Department of the Treasury	Taxes and certain other debts	10,554.73
State of New Jersey Division of Taxation	Taxes and certain other debts	697.98

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

The Bank of NY Mellon

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
American Express		Paid 100%	5,307.14
American express national bank		Paid 100%	23,551.05
PSEG		Paid 100%	3,369.96
Trancredi plumbing and heating		Paid 100%	7,297.55
Verizon		Paid 100%	346.68

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions

- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Debtor has been offered a loan modification trial period for the mortgage. Debtor's trustee payment is being reduced to pay remaining creditors through plan. Upon final loan modification offer, debtor will file motion for court approval.	Trustee payment is being reduced

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$2,928.87 per month for 10 months, then \$655.91 per month for 50 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 16, 2019 /s/ Danielle Marazzi
Danielle Marazzi
Debtor

Date: _____
Joint Debtor

Date: April 16, 2019 /s/ Karina Pia Lucid
Karina Pia Lucid
Attorney for the Debtor(s)

Certificate of Notice Page 7 of 8
 United States Bankruptcy Court
 District of New Jersey

In re:
 Danielle Marazzi
 Debtor

Case No. 18-22723-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db +Danielle Marazzi, 72 King George Road, Warren, NJ 07059-6957
 aty +Jessica Gavin, KML Law Group, PC, 216 Haddon Avenue, Suite 406,
 Collingswood, NJ 08108-2812
 cr +ALDRIDGE PITE, LLP, Attn: Jenelle C. Arnold, 4375 Jutland Drive, Suite 200,
 P.O. Box 17933, San Diego, CA 92177-7921
 517608728 +Aes/wells Fargo, Pob 61047, Harrisburg, PA 17106-1047
 517608729 American Express, PO Box 1270, Newark, NJ 07101-1270
 517642311 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517608730 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 517608731 +CAN Capital Asset Servicing, 414 W. 14th Street, New York, NY 10014-1030
 517608733 +Castro Home Improvements, 311 West Clinton St., Apt. 2, Dover, NJ 07801-2147
 517608734 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 517608736 +EFS Finance Co., 900 Equitable Buil, 604 Locust Street, Des Moines, IA 50309-3705
 517608735 +Edward Mueller Plumber Heating & Cooling, 1941 Oak Tree Road, Suite 201,
 Edison, NJ 08820-2069
 517608738 +Joseph Laudisi, 58 Estate Point Road, Toms River, NJ 08753-2046
 517608739 +Lecona Tile Pro, 745 Ogden Street, 2nd Floor, Elizabeth, NJ 07202-2639
 517610609 +Luigi Marazzi, 72 King George Rd, Warren, NJ 07059-6957
 517608740 +Modern Limb & Brace Co., 916 Somerset Street, Watchung, NJ 07069-6305
 517608741 +Morristown Pathology Associates PA, 100 The American Road, Suite 118,
 Morris Plains, NJ 07950-2443
 517669877 +NJCLASS, POB 548, Trenton, NJ 08625-0548
 517608743 +NJCOSM, 150 North Finley Avenue, Basking Ridge, NJ 07920-1686
 517608742 Nationwide Credit Inc, PO Box 14581, Des Moines, IA 50306-3581
 517610610 +Olivia Manning-Saez, 13 Orchard Steet, Bernardsville, NJ 07924-2514
 517608745 +PNC Bank, PO Box 609, Pittsburgh, PA 15230-0609
 517608746 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
 517608744 +Paolo Iandiorio and Maria Iandiorio, c/o PAWAR GILGALLON & RUDY LLC,
 attn: Robert J. Rudy III, 6 South Street, Suite 201, Morristown, NJ 07960-8108
 517608747 +RBVH Hillsborough, 210 Route 206 South, Hillsborough, NJ 08844-4122
 517608748 +RC Electrical Contractors LLC, 23 Midvale Drive, New Providence, NJ 07974-2532
 517608750 +RJT Electrical, 133 Dorset Drive, Clark, NJ 07066-3026
 517608749 +Rickart Collection Systems, Inc., 575 Milltown Road, P.O. Box 7242,
 North Brunswick, NJ 08902-7242
 517927339 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 517608753 +State Of NJ Student, 4 Quakerbridge Plz, Trenton, NJ 08619-1241
 517608752 State of New Jersey Division of Taxation, Revenue Processing Center - Payments, PO Box 111,
 Trenton, NJ 08645-0111
 517608754 +Summit Breast Care LLC, 98 Ford Avenue, Denville, NJ 07834-1374
 517740527 +THE BANK OF NEW YORK, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,
 Coral Gables FL 33146-1837
 517634211 +THE BANK OF NEW YORK MELLON, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,
 P.O. Box 17933, San Diego, CA 92177-7921
 517608759 +Tancredi Plumbing & Heating Contractors, PO Box 206, Basking Ridge, NJ 07920-0206
 517636715 +Tancredi Plumbing and Heating Contractors, Inc., 125 Church St.,
 Basking Ridge, NJ 07920-2911
 517608760 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 517608761 +The Bank of NY Mellon, c/o KML Law Group, PC, 216 Haddon Ave., Suite 406,
 Collingswood, NJ 08108-2812
 517608762 +The Bernards-Ridge Connection, PO Box 4081, Warren, NJ 07059-0081
 517608763 +The Bridgewater Connection, PO Box 4081, Warren, NJ 07059-0081
 517608764 +The Flooring Gallery, 9 Whippany Road, Whippany, NJ 07981-1540
 517608765 +Ultimate Electric Co., 105 Voorhees Rd., Glen Gardner, NJ 08826-3205
 517608766 +WF EFS, Po Box 84712, Sioux Falls, SD 57118-4712
 517674152 Wells Fargo Bank, N.A., Wells Fargo Education Financial Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 19 2019 00:40:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 19 2019 00:40:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517608732 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 19 2019 00:47:25 Capital One,
 15000 Capital One Dr, Richmond, VA 23238

517608737 E-mail/Text: cio.bncmail@irs.gov Apr 19 2019 00:39:55 IRS Department of the Treasury,
 ACS Support, PO Box 8208, Philadelphia, PA 19101-8208

517835964 +E-mail/Text: bankruptcy@pseg.com Apr 19 2019 00:39:23 PSE&G, Attn: Bankruptcy Dept.,
 PO Box 490, Cranford NJ 07016-0490

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 55

Date Rcvd: Apr 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517608751	+E-mail/Text: clientservices@simonsagency.com Apr 19 2019 00:41:27	Simons Agency Inc,
	4963 Wintersweet Dr, Liverpool, NY 13088-2176	
517608755	+E-mail/PDF: gecsedirecoverycorp.com Apr 19 2019 00:46:17	Syncb/banarepdc, Po Box 965005,
	Orlando, FL 32896-5005	
517608756	+E-mail/PDF: gecsedirecoverycorp.com Apr 19 2019 00:46:17	Syncb/ethan Allen,
	C/o Po Box 965036, Orlando, FL 32896-0001	
517608757	+E-mail/PDF: gecsedirecoverycorp.com Apr 19 2019 00:46:47	Syncb/old Navy, Po Box 965005,
	Orlando, FL 32896-5005	
517608758	+E-mail/PDF: gecsedirecoverycorp.com Apr 19 2019 00:46:17	Syncb/tjx Cos Dc, Po Box 965015,
	Orlando, FL 32896-5015	
517721713	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 19 2019 00:47:38	Verizon,
	by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901	
		TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	NJCLASS
517647241*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517610608	##+Kitchens Ltd, 657 Valley Road, Gillette, NJ 07933-1919

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

Albert Russo	docs@russotrustee.com
Charles G. Wohlrab	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-48T1) cwohrlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlson	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-48T1) dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Karina Pia Lucid	on behalf of Debtor Danielle Marazzi klucid@karinalucidlaw.com, R43327@notify.bestcase.com; admin@karinalucidlaw.com
Rebecca Ann Solarz	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-48T1) rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6